

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Case No. 18-10438-JCM**

**Chapter 13**

**Phillip L. Blair,  
Rhonda S. Blair**

**Debtor(s).**

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**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtors and the Chapter 13 Trustee
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Stipulated Order sought to ensure arrearage cured as claim of PNC Bank, N.A. shall govern and arrearage component completely cured

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated June 1, 2018
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ per \_\_\_\_\_, effective \_\_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ✱ Other: Claim 26-1 of PNC Bank, N.A shall govern. In particular, the arrearage claim of \$565.20 shall be cured over the life of the plan.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*



SO ORDERED, this 7th day of August, 2023



glb

John C. Melaragno, Judge  
United States Bankruptcy Court

SIGNED  
8/7/23 8:25 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

/s/Daniel P. Foster, Esquire  
Counsel to Debtor

Stipulated by:

/s/Kate DeSimone  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:  
Phillip L. Blair  
Rhonda S. Blair  
Debtors

Case No. 18-10438-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Aug 07, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Phillip L. Blair, Rhonda S. Blair, 518 Bessemer Avenue, Grove City, PA 16127-1832
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013
14826989	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14826993	State Farm Bank, F.S.B., Attn Credit Reporting, Bloomington, IL 61702

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15340480	Email/PDF: bncnotices@becket-lee.com	Aug 07 2023 23:54:46	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14826977	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 07 2023 23:39:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14860400	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 07 2023 23:39:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14826983	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 07 2023 23:39:00	Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886
14826978	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 08 2023 00:06:32	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14826979	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 07 2023 23:43:54	Capital One / Dress Barn, Po Box 30258, Salt Lake City, UT 84130-0258
14876615	Email/PDF: bncnotices@becket-lee.com	Aug 07 2023 23:54:22	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14826982	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 23:54:31	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14879794	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 23:44:02	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14826984	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 23:39:00	Comenity Bank / Christopher Bank, Po Box 182789, Columbus, OH 43218-2789
14826985	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 23:39:00	Comenity Capital Bank / Boscov, Po Box 182120, Columbus, OH 43218-2120
14826986	+ Email/PDF: creditonebknofications@resurgent.com	Aug 07 2023 23:43:12	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14826987	Email/Text: mrdiscen@discover.com	Aug 07 2023 23:39:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14826988	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 23:54:20	Dsnb Macys, Po Box 8218, Mason, OH 45040
14830939	Email/Text: mrdiscen@discover.com	Aug 07 2023 23:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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14826980	Email/Text: BNSFN@capitalsvcs.com	Aug 07 2023 23:39:00	Ccs / First National Bank, 500 East 60th Street North, Sioux Falls, SD 57104
14826981	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 07 2023 23:43:56	Chase Card, Po Box 15298, Wilmington, DE 19850
14878692	Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2023 23:54:31	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14878693	Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2023 23:54:17	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14878691	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 07 2023 23:43:15	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14826990	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 07 2023 23:54:24	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
15159344	Email/Text: mtgbk@shellpointmtg.com	Aug 07 2023 23:39:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14875067	Email/Text: Bankruptcy.Notices@pnc.com	Aug 07 2023 23:39:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14887834	Email/Text: Bankruptcy.Notices@pnc.com	Aug 07 2023 23:39:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14826991	Email/Text: Bankruptcy.Notices@pnc.com	Aug 07 2023 23:39:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14879619	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2023 23:54:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14827713	+ Email/PDF: rmscedi@recoverycorp.com	Aug 07 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14865757	+ Email/Text: ebnpeoples@grblaw.com	Aug 07 2023 23:39:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14869321	Email/Text: bnc-quantum@quantum3group.com	Aug 07 2023 23:39:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14876235	Email/Text: bnc-quantum@quantum3group.com	Aug 07 2023 23:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14876234	Email/Text: bnc-quantum@quantum3group.com	Aug 07 2023 23:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14826992	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 08 2023 00:07:27	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14871363	Email/PDF: bncnotices@becket-lee.com	Aug 07 2023 23:54:47	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14826994	+ Email/PDF: gecsed@recoverycorp.com	Aug 07 2023 23:54:40	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14826995	+ Email/PDF: gecsed@recoverycorp.com	Aug 07 2023 23:54:21	Syncb / American Eagle, Po Box 965005, Orlando, FL 32896-5005
14826996	+ Email/PDF: gecsed@recoverycorp.com	Aug 07 2023 23:54:40	Syncb / American Eagle Dc, Po Box 965005, Orlando, FL 32896-5005
14826997	+ Email/PDF: gecsed@recoverycorp.com	Aug 08 2023 00:06:56	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14826998	+ Email/PDF: gecsed@recoverycorp.com	Aug 07 2023 23:54:40	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001

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14826999	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 23:54:35	Syncb / Old Navy DC, Po Box 965005, Orlando, FL 32896-5005
14827000	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 23:54:31	Syncb / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14827001	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 23:54:45	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, National Association
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@ecf.courtdrive.com cwohrlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor Phillip L. Blair dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Rhonda S. Blair dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James A. Prostko	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jprostko@c-vlaw.com, jamesprostko@gmail.com
Mario J. Hanyon	on behalf of Creditor PNC Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9